

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
SOUTHERN DIVISION

IN RE:
CAROL VARNER BALLARD

Case No.: **16-11112 SDR**
Chapter 13

NOTICE OF FINAL CURE PAYMENT

According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

Part 1: MORTGAGE INFORMATION

Creditor Name: **AGFIRST FARM CREDIT BANK**

Court Claim Number: **009** UCI:

Last Four of Account Id Number: **2611**

Property Address, if available: **184 PAUL LANE DR**

Part 2: CURE AMOUNT

a. Allowed prepetition arrearage:	\$2179.10
b. Prepetition arrearage paid by the Trustee:	\$2179.10
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$5,153.73
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$5,153.73
Total Disbursements by Trustee:	\$58,112.77

Part 3: POST PETITION MORTGAGE PAYMENT

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$969.28

Next post-petition payment due: June 2021

To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.

YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: 6/16/21

Respectfully Submitted:

s/ Kara L. West, Trustee
Kara L. West (TN No. 25744)
Standing Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401
(423) 265-2261

CERTIFICATE OF SERVICE

I hereby certify that on June 16, 2021 a copy of the Notice of Final Cure was served on those listed below as indicated:

Via electronic noticing:

W THOMAS BIBLE JR ESQ - ECF
US Trustee – ECF
Bankruptcy Court – ECF
RUBIN LUBLIN TN PLLC – ECF

Via U.S. First Class mail, postage prepaid, to the following entities at the address listed:

Debtor: CAROL VARNER BALLARD, 184 PAUL LANE DRIVE, , DAYTON, TN 37321
Creditor: AGFIRST FARM CREDIT BANK, %LOANCARE LLC, 3637 SENTARA WAY, VIRGINIA BEACH, VA 23452-
Creditor Noticing Address:

s/ Kara L. West w/permission by DRJ (35)
Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401-0511
(423) 265-2261

Case: 16-11112 CAROL VARNER BALLARD

AGFIRST FARM CREDIT BANK
 %LOANCARE LLC
 3637 SENTARA WAY
 VIRGINIA BEACH, VA 234

Sequence: 24
 Modify:
 Filed Date: 7/25/2016 12:00:00AM
 Hold Code:

Acct No: 2611

184 PAUL LANE DRIVE-*** OLD MOD PLN

Amt Sched: #####	Debt: \$50,779.94	Interest Paid: \$0.00
Amt Due: \$969.28	Paid: \$50,779.94	Accrued Int: \$0.00
		Balance Due: \$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
0090 AGFIRST FARM CREDIT BANK							
AGFIRST FARM CREDIT BANK		05/31/2021	2114153	\$969.28	\$0.00	\$969.28	
AGFIRST FARM CREDIT BANK		04/30/2021	2110296	\$1,938.56	\$0.00	\$1,938.56	05/26/2021
AGFIRST FARM CREDIT BANK		02/28/2021	2099515	\$969.28	\$0.00	\$969.28	03/22/2021
AGFIRST FARM CREDIT BANK		01/31/2021	2095796	\$969.28	\$0.00	\$969.28	02/22/2021
AGFIRST FARM CREDIT BANK		12/31/2020	2092045	\$969.28	\$0.00	\$969.28	01/28/2021
AGFIRST FARM CREDIT BANK		11/30/2020	2088257	\$1,162.78	\$0.00	\$1,162.78	01/12/2021
AGFIRST FARM CREDIT BANK		10/31/2020	2084458	\$1,357.17	\$0.00	\$1,357.17	11/27/2020
AGFIRST FARM CREDIT BANK		09/30/2020	2080570	\$1,357.17	\$0.00	\$1,357.17	10/26/2020
AGFIRST FARM CREDIT BANK		07/31/2020	2072611	\$969.28	\$0.00	\$969.28	08/26/2020
AGFIRST FARM CREDIT BANK		06/30/2020	2068629	\$976.53	\$0.00	\$976.53	07/24/2020
AGFIRST FARM CREDIT BANK		05/31/2020	2064605	\$976.53	\$0.00	\$976.53	06/23/2020
AGFIRST FARM CREDIT BANK		04/30/2020	2060602	\$976.53	\$0.00	\$976.53	05/27/2020
AGFIRST FARM CREDIT BANK		03/31/2020	2056801	\$976.53	\$0.00	\$976.53	04/30/2020
AGFIRST FARM CREDIT BANK		02/29/2020	2052668	\$976.53	\$0.00	\$976.53	03/20/2020
AGFIRST FARM CREDIT BANK		01/31/2020	2048697	\$976.53	\$0.00	\$976.53	02/19/2020
AGFIRST FARM CREDIT BANK		12/31/2019	2044606	\$1,360.99	\$0.00	\$1,360.99	01/22/2020
AGFIRST FARM CREDIT BANK		11/30/2019	2040660	\$1,466.28	\$0.00	\$1,466.28	12/20/2019
AGFIRST FARM CREDIT BANK		10/31/2019	2036666	\$1,349.13	\$0.00	\$1,349.13	11/20/2019
AGFIRST FARM CREDIT BANK		09/30/2019	2032601	\$1,682.78	\$0.00	\$1,682.78	10/21/2019
AGFIRST FARM CREDIT BANK		06/30/2019	2020184	\$976.53	\$0.00	\$976.53	07/23/2019
AGFIRST FARM CREDIT BANK		05/31/2019	2015878	\$1,795.53	\$0.00	\$1,795.53	06/21/2019
AGFIRST FARM CREDIT BANK		04/30/2019	2011608	\$157.53	\$0.00	\$157.53	05/21/2019
AGFIRST FARM CREDIT BANK		03/31/2019	2007255	\$1,404.33	\$0.00	\$1,404.33	04/23/2019
AGFIRST FARM CREDIT BANK		02/28/2019	2003066	\$1,525.26	\$0.00	\$1,525.26	03/19/2019
AGFIRST FARM CREDIT BANK		12/31/2018	1994885	\$976.53	\$0.00	\$976.53	01/22/2019
AGFIRST FARM CREDIT BANK		11/30/2018	1990817	\$1,373.73	\$0.00	\$1,373.73	12/18/2018
AGFIRST FARM CREDIT BANK		10/31/2018	1986684	\$1,237.06	\$0.00	\$1,237.06	11/20/2018
AGFIRST FARM CREDIT BANK		09/30/2018	1978358	\$1,295.33	\$0.00	\$1,295.33	10/19/2018
AGFIRST FARM CREDIT BANK		07/31/2018	1969668	\$976.53	\$0.00	\$976.53	08/21/2018
AGFIRST FARM CREDIT BANK		06/30/2018	1965405	\$984.18	\$0.00	\$984.18	07/19/2018
AGFIRST FARM CREDIT BANK		05/31/2018	1960992	\$984.18	\$0.00	\$984.18	06/25/2018

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<u>name</u>	Type	Date	Page 4 of 5	Check #	Principal	Interest	Total	Reconciled
AGFIRST FARM CREDIT BANK		04/30/2018		1956460	\$12.48	\$0.00	\$12.48	05/30/2018
AGFIRST FARM CREDIT BANK		03/31/2018		1951778	\$984.18	\$0.00	\$984.18	04/26/2018
AGFIRST FARM CREDIT BANK		02/28/2018		1947103	\$984.18	\$0.00	\$984.18	04/03/2018
AGFIRST FARM CREDIT BANK		01/31/2018		1942587	\$984.18	\$0.00	\$984.18	02/23/2018
AGFIRST FARM CREDIT BANK		12/31/2017		1938013	\$984.18	\$0.00	\$984.18	01/22/2018
AGFIRST FARM CREDIT BANK		11/30/2017		1933459	\$1,046.93	\$0.00	\$1,046.93	12/21/2017
AGFIRST FARM CREDIT BANK		10/31/2017		1928868	\$1,450.23	\$0.00	\$1,450.23	11/21/2017
AGFIRST FARM CREDIT BANK		09/30/2017		1924223	\$1,305.87	\$0.00	\$1,305.87	10/19/2017
AGFIRST FARM CREDIT BANK		08/31/2017		1919511	\$133.69	\$0.00	\$133.69	09/19/2017
AGFIRST FARM CREDIT BANK		07/31/2017		1914867	\$984.18	\$0.00	\$984.18	08/31/2017
AGFIRST FARM CREDIT BANK		06/30/2017		1910195	\$984.18	\$0.00	\$984.18	07/18/2017
AGFIRST FARM CREDIT BANK		05/31/2017		1905390	\$971.70	\$0.00	\$971.70	06/20/2017
AGFIRST FARM CREDIT BANK		04/30/2017		1900556	\$2,265.44	\$0.00	\$2,265.44	05/23/2017
AGFIRST FARM CREDIT BANK		03/31/2017		1895674	\$846.77	\$0.00	\$846.77	04/19/2017
AGFIRST FARM CREDIT BANK		02/28/2017		1890776	\$774.59	\$0.00	\$774.59	03/21/2017

Sub-totals: \$50,779.94

0091 AGFIRST FARM CREDIT BANK

AGFIRST FARM CREDIT BANK	11/30/2018	1990817	\$18.23	\$0.00	\$18.23	12/18/2018
AGFIRST FARM CREDIT BANK	10/31/2018	1986684	\$131.59	\$0.00	\$131.59	11/20/2018
AGFIRST FARM CREDIT BANK	09/30/2018	1978358	\$139.28	\$0.00	\$139.28	10/19/2018
AGFIRST FARM CREDIT BANK	07/31/2018	1969668	\$105.00	\$0.00	\$105.00	08/21/2018
AGFIRST FARM CREDIT BANK	06/30/2018	1965405	\$105.00	\$0.00	\$105.00	07/19/2018
AGFIRST FARM CREDIT BANK	05/31/2018	1960992	\$105.00	\$0.00	\$105.00	06/25/2018
AGFIRST FARM CREDIT BANK	04/30/2018	1956460	\$105.00	\$0.00	\$105.00	05/30/2018
AGFIRST FARM CREDIT BANK	03/31/2018	1951778	\$105.00	\$0.00	\$105.00	04/26/2018
AGFIRST FARM CREDIT BANK	02/28/2018	1947103	\$105.00	\$0.00	\$105.00	04/03/2018
AGFIRST FARM CREDIT BANK	01/31/2018	1942587	\$105.00	\$0.00	\$105.00	02/23/2018
AGFIRST FARM CREDIT BANK	12/31/2017	1938013	\$105.00	\$0.00	\$105.00	01/22/2018
AGFIRST FARM CREDIT BANK	11/30/2017	1933459	\$111.69	\$0.00	\$111.69	12/21/2017
AGFIRST FARM CREDIT BANK	10/31/2017	1928868	\$154.73	\$0.00	\$154.73	11/21/2017
AGFIRST FARM CREDIT BANK	09/30/2017	1924223	\$153.58	\$0.00	\$153.58	10/19/2017
AGFIRST FARM CREDIT BANK	07/31/2017	1914867	\$105.00	\$0.00	\$105.00	08/31/2017
AGFIRST FARM CREDIT BANK	06/30/2017	1910195	\$105.00	\$0.00	\$105.00	07/18/2017
AGFIRST FARM CREDIT BANK	05/31/2017	1905390	\$105.00	\$0.00	\$105.00	06/20/2017
AGFIRST FARM CREDIT BANK	04/30/2017	1900556	\$139.80	\$0.00	\$139.80	05/23/2017
AGFIRST FARM CREDIT BANK	03/31/2017	1895674	\$91.50	\$0.00	\$91.50	04/19/2017
AGFIRST FARM CREDIT BANK	02/28/2017	1890776	\$83.70	\$0.00	\$83.70	03/21/2017

Sub-totals: \$2,179.10

Grand Total: \$52,959.04

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AGFIRST FARM CREDIT BANK
%LOANCARE LLC
3637 SENTARA WAY
VIRGINIA BEACH, VA 234

Sequence: 25
Modify:
Filed Date: 5/5/2017 12:00:00AM
Hold Code:

Acct No: 2611 / POST PETITION FEE CL

Amt Sched:	\$0.00	Debt:	\$5,153.73	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$5,153.73	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
0110 AGFIRST FARM CREDIT BANK							
AGFIRST FARM CREDIT BANK		07/31/2017	1914867	\$3,062.57	\$0.00	\$3,062.57	08/31/2017
AGFIRST FARM CREDIT BANK		06/30/2017	1910195	\$955.12	\$0.00	\$955.12	07/18/2017
AGFIRST FARM CREDIT BANK		05/31/2017	1905390	\$1,136.04	\$0.00	\$1,136.04	06/20/2017
Sub-totals:				\$5,153.73	\$0.00	\$5,153.73	
Grand Total:				\$5,153.73	\$0.00		